



# PSERS Retired Member Newsletter

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A publication of the Commonwealth of Pennsylvania's Public School Employees' Retirement System

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Recognizing the uncertainty surrounding the impact of the coronavirus (COVID-19), PSERS has established contingency plans to ensure that you remain our highest priority and that we continue to provide mission critical operations. Remember, stay calm, have patience, and follow PA Department of Health guidance to prevent the spread of COVID-19. Please monitor PSERS website and social media for messages from Executive Director Glen Grell regarding PSERS operations.

## Enhanced Online Security

### New to the Member Self-Service Portal: Multi-Factor Authentication

PSERS will deploy Multi-Factor Authentication (MFA) to the Member Self-Service (MSS) Portal this fall.

MFA is an authentication method in which an MSS user is granted account access only after successfully presenting two or more pieces of information (factors). It provides additional security beyond requiring a standard username and password so your sensitive data remains secure.

### How will MFA Work in MSS?

It's simple! The MFA process should take a couple of minutes at most. Beginning this fall, MSS will require you to enter a unique verification code each time you log in to your account. You can choose to receive this code either by email or a text or phone call.

1. When you log in to the MSS Portal, you will be prompted to complete the MFA process. Your options include receiving an email, text, or phone call. If you choose for the verification code to be delivered via text or a phone call, you may select either one of the displayed phone numbers PSERS has on file for you or a new number.
2. The MFA verification code is sent via the method you selected.
3. Enter the code, then click DONE.

*More detailed instructions will be provided at [psers.pa.gov](https://psers.pa.gov) when MFA is implemented.*

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## Health Options Program: Support When You Need It Most

Whether you are facing a serious health issue, hospital admission, or want to quit smoking, the Health Options Program has you covered. Our plan options provide financial protection from the high cost of health care, and programs such as the Elder Care and Health Care Management Programs, help with everything else.

The best part is you do not need to be a benefit expert. The advocates and case managers are trained on the Health Options Program benefit plans. Let them support you while you focus on your well-being. Each program is designed to focus on a specific type and level of care. Use the table below to see which program is best for you.

	<b>Elder Care Program (general wellness resources)</b>	<b>Health Care Management (medically necessary services)</b>
<b>Program description</b>	A service that connects members (or their authorized representative) with resources for their overall well-being.	A program that supports members (or their authorized representative) through a serious health condition and related treatment.
<b>How it works</b>	<p>Call the Elder Care Program at 1-866-794-0685 to speak to a social and human services advocate.</p> <p>In certain cases, such as a hospital admission, an advocate may reach out directly to the member.</p> <p>Advocates also work with Health Care Management case managers.</p>	<p>In most cases, a representative will reach out to members based on their claims experience. However, members can call the Health Care Management Program at 1-800-480-6658.</p> <p>A representative will take your information and send it to a case manager, who will contact you at a later time. All case managers are registered nurses.</p>
<b>Examples of when to use these programs</b>	<ul style="list-style-type: none"> <li>• If you need help navigating Medicare resources, such as the State Health Insurance Program (SHIP).</li> <li>• If you need to find local meal delivery, transportation, utility assistance, or prescription drug delivery and discount programs.</li> <li>• If you need general wellness, specific condition care, or nutrition resources (e.g., smoking cessation tips).</li> </ul>	<ul style="list-style-type: none"> <li>• When you need help planning for recovery or looking for alternative methods of medical care or treatment, equipment, or supplies.</li> <li>• When you need skilled nursing care at home, a skilled nursing facility, or home intravenous infusion therapy.</li> </ul> <p><b>Services are available only when they are medically necessary and covered under the Health Options Program.</b></p>

**Questions? Visit the HOP website at [HOPbenefits.com](http://HOPbenefits.com) or call 1.800.773.7725 (TTY: 1.800.498.5428).**

## PSERS Board Elects Chairman and Vice Chairman

PSERS Board of Trustees voted to elect a new chairman and vice chairman at the annual public organizational meeting (Jan. 16, 2020) held at PSERS headquarters.

Both positions have one-year terms and are responsible for running PSERS public Board meetings in accordance with Pennsylvania law.

Trustee Christopher SantaMaria, an active-certified member representative, was elected to the post of board chairman. He replaces Melva S. Vogler, the retired member representative, who did not to seek another term as chairman.

Trustee Francis X. Ryan, who represents the state House Republican Caucus, was elected vice chairman. He replaces Trustee Nathan G. Mains, who opted not to seek another term. Mains is the Chief Executive Officer of the Pennsylvania School Boards Association, Inc.

“I’d like to thank my fellow trustees for the confidence of their votes and the trust they have bestowed on me and Frank to lead this fine board in 2020,” said Mr. SantaMaria. “I mostly want to say to Mel how greatly I appreciate your service to the board and your service as board chair. Your great legacy as chair will include steady leadership through the worst financial crisis of my lifetime at least. You...maintained progress towards fulfilling the promise of a well-earned retirement benefits to about half a million Commonwealth citizens.”

Ms. Vogler and Mr. Mains remain on the board as trustees.

“PSERS executive team welcomes the Trustees’ new leadership team and looks forward to a strong working relationship,” said Executive Director Glen Grell.

Mr. SantaMaria has been a trustee since 2017. He is a social studies teacher in the Lower Merion School District in Montgomery County. He was formerly president of the Lower Merion Education Association. Mr. SantaMaria holds a bachelor’s degree in history from Washington College and a masters’ degree in education from Cabrini College.

Representative Ryan has been a trustee since 2019. He is an elected state representative, representing parts of Lebanon County. He is a certified public accountant and retired Marine Reserve colonel. He holds a bachelor’s degree from Mt. St. Mary’s College and a master’s degree in business administration from the University of Maryland.

The 15-member Board of Trustees is an independent administrative board of the Commonwealth. The Board stands in a fiduciary relationship to the members of PSERS regarding investment decisions and disbursements of the System’s funds. The Board also performs other functions outlined in the Public School Employees’ Retirement Code, such as certifying contribution rates, authorizing the actuarial valuation and independent audit of the System, and publishing an annual financial statement of the condition of the Retirement Fund. In addition, the Board oversees the operational activities performed by the System’s Executive Director and Chief Investment Officer.



# Pension Forfeiture Can Apply to Retirees

With the assistance of the Administrative Office of Pennsylvania Courts, PSERS monitors reports of crimes committed by its membership.

## Does the Public Employee Pension Forfeiture Act apply to Retirees?

**Yes.** The Public Employee Forfeiture Act (“Forfeiture Act” or “Act 140”) requires forfeiture of your retirement benefits when you commit a crime in your capacity as a “public official or public employee,” or when your “public office or position [or] public employment” puts you in a position to commit crimes for which a judge or jury renders punishment. Terminating service and retiring will not prevent the application of the Forfeiture Act.

## Is every crime subject to pension forfeiture?

No. The list of forfeitable crimes in the law captures all offenses classified as felonies, some misdemeanor crimes, and anything punishable by a term of imprisonment exceeding five years. The list includes, but is not limited to: various theft statutes; forgery; tampering with records; bribery; perjury; misapplication of entrusted property and property of government or financial institutions; tampering with public records or information; murder; voluntary manslaughter; involuntary manslaughter; aggravated assault; retail theft; identity theft; bomb threats, distribution of a computer virus; corruption of minors; unlawful contact with minors; and the sexual offenses listed in Chapter 31, Subchapter B of the Pennsylvania Crimes Code. Criminal attempt, solicitation, and conspiracy to commit any of the listed crimes are also forfeitable offenses.

The list of forfeitable crimes doesn’t stop at Pennsylvania’s borders. The Forfeiture Act includes all federal criminal offenses and another state’s laws that are substantially the same to any forfeitable Pennsylvania crime.

**If you are convicted, plead guilty, or plead nolo contendere to a forfeitable crime, all of your benefits are forfeited and you must return any funds you receive after the forfeiture.** The date of forfeiture will be the date of a plea of guilty or nolo contendere to a forfeitable crime or upon initial entry of a jury verdict of guilty or judicial order of guilty.

## How are changes in the law applied?

The Forfeiture Act was enacted in 1978 and has had subsequent amendments. The act and amendments may

apply even if you started service with PSERS prior to the enactment of Act 140 or the subsequent amendments to that act.

For purposes of the Forfeiture Act, there is a termination and renewal of the pension contract each time a public officer or employee is elected, appointed, promoted or otherwise changes a job classification. Breaks in service during your period of public school employment also constitute a termination and a renewal of the pension contract.

So, a school employee who commits a forfeitable offense in the course of their job and then retires before being convicted can still lose their pension after retirement. After adjudication, the forfeiture loss would be prospective, meaning you will not be required to repay the benefits that you already received prior to the forfeiture.

## Can my PSERS pension be forfeited if I commit a crime in another job?

The Commonwealth Court ruled in 1999 that a PSERS member forfeited her PSERS benefits even though her offense was related to her public employment position as a tax collector and not her school employment [*Public School Employees’ Retirement Board v. Matthews*, 806 A.2d 971 (Pa. Cmwlth. 2002)]. The ruling, cited in other forfeiture cases, states: “Act 140 contains no requirement that the pension benefits that are forfeited be necessarily connected to the public employment related to [the] crime the public employee committed.”

So, those legal precedents would apply if you are a retired school employee who commits a forfeitable crime while serving in another public position.

## Can I appeal a pension forfeiture?

Yes. Forfeiture decisions can be appealed to the PSERS Board of Trustees and Commonwealth Court. But, with the clear mandates set forth in the Forfeiture Act and case precedent, PSERS reminds you: Don’t do the crime if you don’t want to lose the time (and your retirement benefit).

# Return to Service Exceptions

Except under specific circumstances, the Retirement Code prohibits retirees from returning to school service for a public school in any capacity, full-time or part-time, qualifying or non-qualifying service, while receiving a PSERS retirement benefit.

If you are a PSERS retiree and return to Pennsylvania public school service as a school employee, your monthly retirement benefit must be stopped unless one of the following applies:

- **Personnel Shortage** - A shortage of appropriate subject-certified teachers or other personnel. Certain requirements and time restrictions apply.
- **Emergency that Increases the Workload** - An unforeseen emergency which increases the workload and creates a serious impairment of service to the public. Certain requirements and time restrictions apply.
- **Extracurricular Position** - An extracurricular position under a separate written contract. Certain contractual and schedule restrictions apply.
- **Independent Contractor** – Contractual arrangement with the employer as a bona fide independent contractor will not constitute school service
- **Employment with a Third-Party Employer** – Employment when validly employed by, and providing services through, a legitimate third-party employer that is not a reporting unit of PSERS will not constitute school service.
- **Enrollment in Alternate Retirement Plan** – Employment by any of the state’s community colleges, Pennsylvania State University, or the 14 state-owned universities where the retiree enrolls in an alternate retirement plan (e.g., SERS-State Employees’ Retirement System or TIAA-Teachers Insurance and Annuity Association).

These exceptions are detailed in the *Return to Service Exceptions* (Publication #9682) handbook available on the PSERS website. Special rules may apply for employment in a community college, public university, or Pennsylvania charter school.

If you return under one of the return to service exceptions, you will not be eligible to earn or purchase service credit for the period of time you are employed. If PSERS determines that your return does not qualify under any of these exceptions, your monthly payment will be stopped and you will again become an active, contributing member of PSERS. You will also be required to pay back the benefit you received, if any, during your return to service that did not qualify under an exception.

Before beginning service, you must confirm with the employer that your return is approved by PSERS. PSERS will provide written confirmation to the employer of either a School Year Approval or a Specific Member Approval that you should request a copy of. Please contact your PSERS retirement representative if you have questions on returning to service.

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**Toll-Free:**  
**1.888.773.7748**

**Local Calls:**  
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**FAX:**  
**717.772.3860**

**Phone Hours:**  
**Weekdays (except holidays)**  
**8:00 a.m. - 5:00 p.m.**

**Website Address:**  
***psers.pa.gov***

**Email Address:**  
***ContactPSERS@pa.gov***

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an equal opportunity  
employer supporting  
workforce diversity.**

## PSERS Board of Trustees Meeting Schedule

June 11, 2020  
August 6, 2020  
October 8, 2020  
December 2, 2020

PSERS Board meetings are held in Harrisburg at PSERS, located at 5 N 5th Street.

In addition to Board meetings, Committee meetings are held throughout the year. All PSERS Board meetings are open to the public.

For exact meeting times or if you would like to attend and require an accommodation to participate, please call Dennis Filipovich, PSERS Executive Office at 1.888.773.7748, extension 4617.

## Digital Inheritance: PSERS MSS Accounts

What happens to a member's PSERS MSS account once the member passes away?

To prevent fraudulent activity, PSERS will deactivate the member's MSS account once we receive notification that a member is deceased.

*It is important to consider digital assets when estate planning. While PSERS will deactivate a deceased member's account, some companies and organizations may not close or may not know to close accounts. These open accounts could be vulnerable to hackers which may put information of family and friends at risk\*.*

*\* SANS Security Awareness, OUCH! January 2020*

## PSERS Member Self-Service (MSS) Portal Turns Two!



**MSS Portal  
Turns Two!**

### Since MSS launched:

- PSERS saved more than \$650,000 in printing and mailing cost.
- PSERS sent more than 1.5 Million pieces of correspondence electronically.
- Members completed more than 175,000 transactions online through the MSS Portal!

PSERS Member Self-Service (MSS) Portal launched in 2018. Since then, PSERS has saved over \$650,000 in printing and mailing cost through MSS' Paperless Delivery Option. As of February 29, 2020, PSERS has sent over 1.5 million pieces of correspondence electronically! Thank you for your continued commitment to help PSERS Go Green!

If you do not receive your correspondence electronically, PSERS encourages you to register for an MSS account and retain Paperless Delivery.

Members also completed over 175,000 transactions online. Commonly completed transactions include:

- Retirement Estimates
- Nomination of Beneficiary
- Address Change
- Income Verification

### PSERS also looks forward to introducing upcoming enhancements to the MSS Portal. They include:

- Multi-Factor Authentication (MFA) (*see page 1 for more information*)
- Secure Messaging Availability
- Improved Performance with Apple® products and mobile devices

## PSERS Behind the Scenes

# Introduction to PSERS' Information Technology Office – Business Architecture Center and Information Security Office

Mission of PSERS Information Technology Office (ITO): To provide information technology leadership that advances PSERS' mission, provides strategic direction, and delivers excellence in the technology services provided to PSERS' members, employers, internal staff, and the Board of Trustees.

PSERS' Chief Information Officer oversees ITO which includes the following:

- The Business Architecture Center (BAC) ensures that PSERS' browser-based pension administration system adheres to the agency's business rules, policies, and procedures. This center includes staff who collect, analyze, and document PSERS' processes, information systems and data, and perform detailed impact analysis. BAC serves a liaison between PSERS' business areas and application developers, translating business needs into technical requirements for developers.

**What project is BAC currently working on?** BAC is testing and implementing upgrades to the Member Self-Service (MSS) Portal, including the secure messaging function. See page 6 for more information about MSS upgrades.

- The Information Security Office (ISO) oversees information security policies and standards; provides compliance oversight and risk assessments; coordinates information security efforts, cyber security awareness, and security response if an incident were to occur. The ISO works in conjunction with the Commonwealth of Pennsylvania Office of Administration to protect the confidentiality, integrity and availability of member information.

**What project is ISO currently working on?** ISO is applying Multi-Factor Authentication (MFA) to offer additional security in MSS. See page 1 for more information about MFA.

PSERS' ITO also includes the Bureau of Information Technology (BIT) and Project Management Office (PMO) which will be introduced in a future newsletter.

*The ITO team is committed to advancing PSERS' mission, living by PSERS' core values and providing our membership with the highest-level of IT tools and services available.*

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